

CONSIDER ADDING HOME SAFETY FEATURES

As you make plans to rebuild or repair your home, ask your contractor, your insurance adjuster or your local home improvement store about features you might include that would help make your home better able to resist natural disasters common in your area. Also find out whether there are any applicable building code requirements along these lines.

ADDITIONAL RESOURCES

AMERICAN RED CROSS

<http://www.redcross.org>

Contact your local Red Cross chapter for publications on disaster planning for homeowners. The Red Cross also offers disaster relief assistance and emergency training.

FEDERAL EMERGENCY MANAGEMENT AGENCY

500 C Street SW
Washington, D.C. 20472
Tel: 1-800-480-2520
<http://www.fema.gov>

FEMA produces many publications that can be helpful to homeowners. You may obtain a catalog at the above number. Most of the publications are free.

INSTITUTE FOR BUSINESS & HOME SAFETY

4775 E. Fowler Ave.
Tampa, FL 33617
Tel: 1-866-657-4247
<http://www.ibhs.org>

IBHS, an initiative of the insurance industry, has a variety of free material for consumers to help protect against natural disasters.

INSURANCE INFORMATION INSTITUTE

110 William Street
New York, NY 10038
Tel: 212-346-5500
<http://www.iii.org>

I.I.I. is a primary source of information, analysis and referral on insurance. The I.I.I. has various publications on homeowners insurance and tips on how to work with insurers and minimize damage and personal injury from disasters.

INSTITUTE FOR Business & Home Safety

IBHS is an initiative of the insurance industry to reduce deaths, injuries, property damage, economic losses and human suffering caused by natural disasters.

Institute for Business & Home Safety®
1 (866) 657-IBHS (4247)
www.ibhs.org

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You Can Go Home Again

RETURNING HOME AFTER A NATURAL DISASTER



**INSTITUTE FOR
Business &
Home Safety**

RETURNING HOME

In the moments after a tornado, fire or other disaster turns your home into a ruin, it's natural to feel lost. But there are ways to quickly find yourself on the road to rebuilding your house and replacing lost, damaged or destroyed personal possessions.

There are several resources available to help in the process (See "Additional Resources"). This brochure focuses on helping you work with your insurance company representatives. Homeowners insurance policies typically provide coverage for the dwelling, personal property and other expenses related to the loss, such as temporary housing. Your insurance company representatives have training and experience in helping homeowners recover from disasters and good advice to help the recovery process go smoothly. Most of the tips and suggestions offered here are aimed at helping to start that process.

REPORT THE LOSS AS SOON AS POSSIBLE

Most policies require you to report your loss promptly. Contact your insurance agent or broker or insurance company as soon as you can to report how, when and where the damage occurred. Provide a general description of the damage, and, if possible, have your policy number handy. Make a note of the claim adjuster's name, telephone number and schedule as soon as you have them.

PROTECT YOURSELF AND OTHERS

Always be careful before entering a damaged building. If your property has sustained serious structural damage or if there are any doubts about its safety, contact local government officials to determine the status of your house before entering. Local officials worried about safety also could order people to stay out of the building. Report downed power lines or gas leaks to the utility company. Keep electricity off if the house has been flooded. Never turn electricity on or off while standing in water. Rely on professionals to restore your utilities.

PROTECT YOUR PROPERTY

Take reasonable steps to protect your property from further damage. This could include boarding up windows and salvaging undamaged items. Check with your insurance company to see what they will pay for when protecting property.

PREPARE A LIST OF DAMAGED OR LOST ITEMS

If possible, keep damaged items, or portions of these items until the claim adjuster has visited your home, and consider photographing or videotaping the damage where it occurred for further documentation to support your claim. Prepare a list of damaged or lost items for your adjuster, and, if available, give the adjuster receipts for those items. Preparing a room-by-room list of contents with photos before a disaster strikes helps a person remember items, such as clothing, books or hobby equipment, that can be easily overlooked or may have been destroyed.

IF YOU NEED TO RELOCATE, KEEP YOUR RECEIPTS

If you cannot live in your home while repairs are being made, keep records of all additional expenses incurred as a result. Most homeowners insurance policies provide coverage for additional living expenses.

RETURN CLAIM FORMS

After your insurance company has been notified of your claim, the company must send you the necessary claim forms within a certain number of days. (The time period varies by state.) Fill out and return the forms as soon as possible. If you do not understand the claim process, be sure to ask for a thorough explanation.

A claim adjuster may want to inspect the damage to your home and personal property. If you cannot live in your home and/or need to purchase clothing or other necessities immediately, your insurance company will most likely issue an immediate advance. The first check is usually an advance against the total settlement amount. It is not the

final payment. As agreements are reached on the value of damaged property, the insurer will issue additional checks. If you have any questions, ask the claim adjuster.

If you have a mortgage on your house, the check for repairs to the dwelling will usually be made out

Here are some questions that people frequently ask their insurance representatives after a major loss due to disaster. You may want to have this list when you first contact your insurer to avoid multiple follow-up calls.

- What does my insurance policy cover?
- When can I expect to see my adjuster?
- How large is my deductible? (The deductible is the amount of loss you agree to pay yourself when you buy a policy.)
- Should I contact contractors to get repair or rebuilding estimates, or will the insurance company do that?
- If I cannot live in my house, will the insurance company pay for me to stay in a hotel or rent an apartment? What about meals, clothing and other personal items? How much may I spend?
- If I decide not to replace some items that were destroyed or lost, will my insurance still pay for them?
- Will my homeowners policy or automobile policy pay for vehicles that were parked in my garage and damaged?
- Will my policy pay to replace trees and shrubs that were lost as a result of the disaster?
- How long will it take to process my claim?

to both you and the mortgage lender. This means the mortgage company or bank will have to endorse the check. Lenders generally put the money in an escrow account and pay for the repairs as the work is completed. Be sure to contact your mortgage lender beforehand to discuss the contractor's bid and other details. Your mortgage company may want to inspect the finished job before making the final payment to the contractor.